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2002

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### **citation for published version (APA)**

Baycan, T., Masurel, E., & Nijkamp, P. (2002). *Diversity in Entrepreneurship: Ethnic and Female Roles in Urban Economic Life*. (Research Memorandum; No. 2002-32). Faculteit der Economische Wetenschappen en Bedrijfskunde.

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Diversity in Entrepreneurship:  
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Urban Economic Life

Research Memorandum 2002-32



Faculteit der Economische  
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Universiteit

Wageningen



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**Research Memorandum 2002-32**

**Tuzin Baycan Levent  
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Peter Nijkamp**



Dirersity in Entrepreneurship:

Ethnic and Female Roles in Urban Economic Life

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Abstract

The aim of this paper is to investigate the phenomenon of ethnic female entrepreneurship in urban economic life. The focus of the research is on the attitudes and behaviour of Turkish female entrepreneurs in Amsterdam. The main question we pose is: *Are ethnic female entrepreneurs special ethnic entrepreneurs or special female entrepreneurs?* This paper provides an answer to this question on the basis of field surveys. The results of the case study research on Turkish female entrepreneurs in Amsterdam show that the “*ethnic female profile*” is a “*special female profile*” and that Turkish female entrepreneurs are “*special female entrepreneurs*”, particuiarly in terms of their personal and business characteristics, and their driving forces and motivations. They appear to combine their ethnic opportunities with their personal characteristics (and other opportunities) in the urban market, and to perform successfully. This is also due to the fact that they have become service providers for not only their own ethnic groups, but also for other groups in the city.

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## Introduction

Metropolitan areas in many countries have increasingly turned into pluriform and multi-cultural societies. Ethnic entrepreneurship and, increasingly, female entrepreneurship have become popular concepts in modern multi-cultural society. In a modern “multi-color” city ethnic and female entrepreneurship tend to become an indigenous and significant part of the local economy. Ethnic entrepreneurs and female entrepreneurs can be identified as having untapped job-creating potential; while they reflect different cultures and open-ended capacities for creating economic growth in cities, they are also special in urban economic life because of their growing numbers and their contributions to economic diversity.

There are many similarities between these two groups in terms of their opportunities, business features, management styles, networks and associations, and the niches they have obtained in cities. Both of these groups tend to find opportunities for their creative economic roles in big cities and metropolises and to have different management styles and different approaches to urban economic life, which reflect their cultural diversity. They also face common barriers and problems when setting up and running businesses. There are, however, distinct differences between them in terms of problems and needs, management styles and networks. Yet a number of problems and issues that they face are common to both groups regardless of their gender or ethnicity. Moreover, ethnic and female entrepreneurs tend to suffer from some difficulties more intensively than small businesses in general do. The most important commonality between these two groups is that they are “minorities” in urban economic life. While ethnic groups are “minorities” since they are non-natives, females are another kind of “minority”, often participating less in urban economic life in the face of a male-dominated business world. However, each of the groups is itself heterogeneous, with members with a wide variety of qualifications, experiences, resources, problems and needs, and operating within a variety of social contexts.

Despite the existence of many studies on either ethnic entrepreneurship or female entrepreneurship, only a very limited number of studies address female ethnic entrepreneurship. These studies highlight the increasing share of ethnic female entrepreneurship in both ethnic entrepreneurship and female entrepreneurship. However, there is no conclusive evidence on the effects of ethnic and gender opportunities or on the barriers that affect ethnic female entrepreneurs from the perspective of their dual character. This paper aims to identify characteristic indicators of ethnic female entrepreneurship that are relevant to the combined characteristics or indicators of ethnic entrepreneurship and female entrepreneurship. In the next two sections, ethnic and female entrepreneurship theories are discussed, while the entrepreneurial behaviour and processes of these two groups are investigated. After this overview of the literature, the dual character of ethnic female entrepreneurs and the related characteristic indicators of ethnic female entrepreneurship are identified by comparing their characteristics, advantages and opportunities, and problems and barriers in Section 4. Next, Section 5 examines ethnic female entrepreneurial attitudes and behaviours on the basis of case study research on Turkish female entrepreneurs in Amsterdam. This section also investigates the role of Turkish female entrepreneurs, as seen from the perspective of ethnic and gender opportunities and barriers in modern urban economic life. The last section concludes with a discussion of relevant policies for encouraging ethnic female entrepreneurship.

**Ethnic Entrepreneurship**

In the past decades, most cities in the industrialised world, especially metropolitan areas in many countries, have seen a huge influx of people with different socio-cultural or ethnic origins (see, e.g., Cross 1992, Esping-Andersen 1993, or Messey and Denton 1993). With this influx of foreign migrants cities have increasingly become pluriform and multi-cultural societies. In some cities in Europe ethnic minorities are gradually becoming a majority. Guest

workers from Mediterranean countries, *refugees* and asylum seekers from the **Balkans** and economic migrants from Central and Eastern Europe have created a **drastic** change in the face of modern European cities (see Gorter et al. 1998). The influx of foreign migrants has certainly brought about economic advantages (e.g., the fulfilment of structural vacancies in various segments of the labour market). but it has also caused a multiplicity of social and economic tensions (e.g., in the local housing market, ghetto formation in cities, differences in lifestyle and behaviour and socio-cultural stress situations) (see, e.g., Borjas 1990, Kloosterman et al. 1998, Pahl 1984, Pinch 1993, Piore and Sabel 1984). With a few exceptions aside, ethnic groups belong in general to the lower socio-economic segment of European cities, mainly as a result of their **lack** of education and **skills**.

In recent years we have observed a significant **shift** in the orientation of ethnic groups, namely towards self-employment. This movement is generally referred to as ethnic entrepreneurship (see, e.g., Van Delft et al. 2000, Masurel et al. 2002, Min 1987, Waldinger et al. 1990, Ward and Jenkins 1984). The latter phenomenon distinguishes itself from 'normal' entrepreneurship through its orientation towards ethnic **products**, ethnic **markets** and customers or indigenous ethnic business strategies (e.g., informal information **channels**, Islamic banking) (see Choenni 1997). Gradually, since an expansion in their market area towards much broader coverage of urban **demand** has occurred, ethnic **entrepreneurs** have become an indigenous and significant part of the local **economy** (see Greenwood, 1994). The conditions present great potential for organizing businesses at the interface of two cultures and offer advantages for resolving the problematic situation of young people in ethnic population segments, as **well** as creating **many** opportunities for urban revitalisation.

Ethnic entrepreneurship is generally regarded as an important **self-organising principle** through which ethnic minorities are able to improve their weak **socio-economic** position. In recent years it has become an important research topic in the social sciences (e.g., sociology,

management science, economics, geography). Much research has addressed the opportunities for and the barriers to ethnic entrepreneurship by identifying critical success or performance conditions for ethnic entrepreneurs. Some authors advocate the so-called *culturalist* approach, which takes for granted that ethnic groups have specific values, skills and cultural features that make them suitable for entrepreneurship. Cultural factors favouring ethnic entrepreneurship are *inter alia* internal solidarity and loyalty, flexibility, personal motivation, strong work ethics, informal network contacts with people from the same ethnic group, and flexible financing arrangements, etc. Such factors are responsible for entrepreneurial spirit and performance. For example, Van den Tillaart and Poutsma (1998) find that the relative participation of Turkish people in the Netherlands in business is higher than that of the indigenous population. Other authors claim that the situation in the receiving society is the dominant cause of engagement in entrepreneurial activities. Examples of such *structuralist* factors are *inter alia* social exclusion and discrimination, poor access to markets and high unemployment. A synthesis of these conceptual frameworks has been proposed by Waldinger et al. (1990), who formulated the so-called *interaction* model, which supposes that the opportunity structure (e.g., market conditions, access to entrepreneurship), predispositional factors (e.g., aspiration levels, language deficiency, migration motives) and source mobilisation (e.g., ethnic social networks, cultural and religious commitment) are decisive factors for creating successful entrepreneurial strategies.

In general, many authors identify a blend of structural and cultural factors that influence the step towards ethnic entrepreneurship (see, e.g., Bull and Winter 1991, Danson 1995 and Davidsson 1995). An important issue is whether ethnic entrepreneurs produce for their own ethnic niches or whether they try to cover a wider market of customers. This difference between so-called internal and external orientation has been the subject of many recent empirical investigations (see, e.g., Choenni 1997). An internal orientation may offer a more



protected market, but will never lead to market expansion ('break-out strategy'). An external orientation requires more skills, diversified communication channels and access to government policy support measures (see, e.g., Bates 1997, Deakins et al. 1997, Deakins 1999, Van Delft et al. 2000, Light and Bhachu 1993).

#### Female Entrepreneurship

It is, in general, true that there is a clear gender bias in entrepreneurship. In most countries there is significantly less female participation. For example, a recent study by Borooah and Hart (1999) focuses on self-employment of Indian and Black Caribbean men in Britain, and neglects female entrepreneurship. However, despite the scarcity of data, the available information on female entrepreneurs shows that the involvement of women in entrepreneurial activity and the consequent self-employment rates, which include women who own and operate their own businesses, are increasing around the world, especially in urban areas and metropolises (NFWBO 2002a, OECD 2001a and 2001b, Weeks 2001). For example, more than half of the total number, and more than half of the employment and sales of women-owned firms in the U.S. are located in the top 50 metropolitan areas (NFWBO 2002a and 2002b).

According to the available data, between one-quarter and one-third of the formal sector businesses are owned and operated by women. In the U.S. 38% of businesses are owned by women (1999). In Finland, 34% (1990), in Australia (1994) and Canada (1996), 33%, in Korea, 32% (1998) and in Mexico, 30% (1997) (Weeks 2001). According to the OECD's Labour Force Survey database, the total number of entrepreneurs in the OECD has increased considerably over the past decade, particularly after 1995 and in 1999, when the average number of entrepreneurs in the OECD was 36% higher than in 1985. The share of female entrepreneurs during this time period has been between one-fourth to one-third of all the entrepreneurs (OECD 2001b). And, in the U.S., it is expected that the number of women-

owned businesses will have grown by 14% and at twice the rate of all U.S. firms (7% nationwide) between 1997 and 2002 (NFWBO 2002a).

Due to new work concepts (e.g., more flexible work), the work environment has gradually become more favourable for women. Female entrepreneurs are becoming more prominent not only in the industries where they were traditionally active, but also in less traditional or non-traditional sectors (i.e., manufacturing, construction and transportation), and in new growth areas such as financial services and communication. Female businesses are increasingly involved in international trade and other forms of globalisation. On the other hand, the advance of new technologies, particularly ICTs, is creating new opportunities that have the potential to alter fundamentally the role of women-owned business in the globalisation process.

With the dramatic increase in the number of women-owned businesses, there has been an increase in the number of research studies focusing female entrepreneurship. While the earliest studies focused on the psychological and sociological characteristics of female entrepreneurs, assuming there were few differences between males and females, more recent studies have focused on gender-based differences in entrepreneurship from a new perspective, referred to as the *integrated perspective*, which is rooted in psychological and sociological theories. According to this new perspective, women's social orientations are more focused towards relationships and they see their businesses within an interconnected system of relationships that include family, community and business (Brush 1992). This perspective also focuses on sex and gender differences in entrepreneurial characteristics and performance from the perspective of *liberal feminist* and *social feminist* theories, which attempt to explain the basis of the lesser status of women in society (Fischer et al. 1993). While liberal feminist theory explains the differences between the achievements of men and women by citing discrimination and/or systemic factors that deprive women of essential

opportunities such as education and experience, social feminist theory explains these differences by referring to the ongoing socialisation process that leads men and women to believe that they do differ inherently. Many studies' approaches reflect these theories.

Most research on female entrepreneurship has focused on *individual* characteristics of female entrepreneurs such as demographic background, motivation and educational and occupational experiences (Brush 1992, Buttner and Moore 1997, Fagenson 1993, Fischer et al. 1993).

However, recent studies have focused on their *organisational* characteristics, such as business characteristics, strategies, problems and management styles and also the acquisition of capital and networking behaviours (Bruce 1999, Carter et al. 1997, Cliff 1998, Cromie and Birley, Kalleberg and Leicht 1991, Rietz and Henrekson 2000, Rosa et al. 1994, Thakur 1998, Verheul et al. 2001, Verheul and Thurik 2001). But, gender-based differences in entrepreneurship are still the most important topic of discussion in female entrepreneurship studies. These studies show that although there are some similarities between male and female business owners in terms of demographic characteristics, business characteristics and problems, there are also differences in educational background, work experience and skills and business goals and management styles. However, these assumptions and claims demand additional empirical testing.

#### Ethnic Female Entrepreneurship: Ethnic and Gender Opportunities and Barriers

Although much research effort has been put into studying ethnic entrepreneurship and female entrepreneurship, there is little comprehensive or solid research into ethnic female entrepreneurship. One of the few studies on ethnic female entrepreneurship was conducted by the National Foundation for Women Business Owners (NFWBO) in the United States. According to the study "Minority Women-Owned Businesses in the United States, 2002" published by Center for Women's Business Research (founded as the National Foundation for Women Business Owners (NFWBO)), businesses owned by minority women are growing

in number at rates exceeding those of all women-owned firms and the national average. The number of minority women-owned firms increased 31.5% between 1997 and 2002, more than twice as fast as all women-owned firms (14.3%), and more than four times the national average (6.8%). Businesses owned by minority women now represent nearly one-third (29.7%) of all minority-owned firms and 20% of all women-owned firms (28% of all U.S. businesses), meaning that one in five women-owned firms is owned by a minority woman. It is expected that the number of minority women-owned businesses will reach 1.2 million in 2002. According to the study, more than one-half of minority women-owned firms (58%) are in the service sector, which also had the greatest growth rate (33% between 1997 and 2002), 11% are in retail trade and 4% are in goods-producing industries (NFWBO, 2002c).

Although their focus was not on ethnic female entrepreneurship, the research conducted by Cowling and Taylor (2001) emphasised the importance of minorities in self-employment. According to Cowling and Taylor's research in the U.K., which is based on the British Household Panel Survey, foreigners (defined as non-U.K. citizens), be they male or female, are over-represented amongst small enterprises and the unemployed, and this effect is much stronger for women than for men. Cowling and Taylor explain that this effect could be interpreted as clear evidence of discrimination in the waged sector against foreigners in general, and women in particular.

These studies emphasise the increasing percentage of ethnic female entrepreneurs in both ethnic and female entrepreneurship, but the characteristics of ethnic female entrepreneurs and entrepreneurship are not explained. Having observed this need, we will attempt in this study to identify the dual character of ethnic female entrepreneurs and the characteristic indicators of ethnic female entrepreneurship that are included in the characteristics ethnic and female entrepreneurship. In order to do so, we will compare the characteristics, advantages/opportunities and problems/barriers facing these two groups.

Although ethnic groups are not uniform and display much variation in their motives, attitudes and behaviour, there are some similar characteristics of ethnic enterprises and ethnic entrepreneurs (CEEDR 2000, Deakins 1999, Kloosterman et al. 1998, Lee et al. 1997, Masurel et al. 2002, Ram 1994). The most important personal characteristics of ethnic entrepreneurs are considered in many studies to be their lower educational levels. Their less favourable position as a result of less education and a lack of skills and their high levels of unemployment are the most important factors that push them towards entrepreneurship. The existence of ethnic and social networks play also a major role in motivating them. In terms of business characteristics, research shows that most ethnic enterprises belong to the services sector, and are small and relatively young; most of the enterprises are family-owned. Administrative and regulatory barriers, lack of capital and credit, lack of knowledge, language, lack of education, lack of management skills, constraints on access to formal business networks and ethnic discrimination are the common problems faced by ethnic entrepreneurs.

Female entrepreneurs are a heterogeneous and diverse group with wide-ranging skills, motivations and orientations and female enterprises do not share the same characteristics. However, some similar characteristics of female enterprises and female entrepreneurs are mentioned in many studies (Brush 1992, CEEDR 2000, Fischer 1993, Koreen 2001, Letowski 2001, Nielsen 2001, OECD 1998, OECD 2001a, Weeks 2001). In terms of their personal characteristics, female entrepreneurs are described in many studies as being between the ages of 35 and 45, married with children and well educated. They are often motivated by economic factors such as the desire to generate extra income but also to be independent, flexible, and to better balance professional and family responsibilities. Coming from families with entrepreneurial traditions can also be an important factor. In terms of business characteristics, the surveys show that the majority of female enterprises are in the services

sector, are small and relatively young, were set up with little start-up capital and generate lower revenues. Sole proprietorship is the legal form of most of the enterprises. Administrative and regulatory barriers, lack of capital and credit, lack of knowledge, lack of management skills, constraints on access to networks, cultural and social values, family responsibilities, gender discrimination and unequal opportunities in terms of work experience are the most important and common problems of female entrepreneurs.

When we compare the characteristics of these two groups (Table 1), many similarities can be seen, especially in terms of the enterprises' features. Both types of enterprises belong to the service sector, and are small and relatively young. However, while sole proprietorship is the legal form of most of female enterprises, generally family ownership is the legal form of ethnic enterprises. The other differences between these two groups lie in their personal characteristics and motivations. While most of ethnic entrepreneurs are less educated, most of female entrepreneurs are well educated. Though ethnic entrepreneurs often motivated by economic factors such as generating extra income, female entrepreneurs can motivated by other factors such as a need to be independent and to be one's own boss or by an entrepreneurial family tradition. It can, however, be observed that both groups have similar characteristics when compared with their male or native counterparts, such as less experience, a higher rate of failure, sector preferences, etc. Ethnic and female entrepreneurs often choose the sectors in which they face no competition from their male or native counterparts,

When the advantages and opportunities of the two groups are compared, ethnic groups seem to have more advantages and opportunities than female groups (Table 2). Market opportunities such as a special ethnic market, the demand for ethnic products, ethnic loyalty between ethnic enterprises and their clients and the existence of an ethnic and social network providing information, capital and personnel support, offer many advantages to ethnic groups. This kind of market opportunity doesn't exist for female entrepreneurs. Sometimes

there is a special demand for female services but it is difficult to say that a special female market exists. The most important advantage female entrepreneurs may have is an entrepreneurial family tradition, which furnishes them with entrepreneurial spirit and financial support and motivates them to take risks. However, both of these groups offer many opportunities to their ethnic and female counterparts such as employment opportunities and special market niches. They also offer opportunities for revitalising urban areas, reducing unemployment and resolving the problematic situations of ethnic and female groups.

The problems and barriers the two groups have to face have many similarities, especially in terms of administrative and regulatory barriers, access to finance, exclusion from business networks and unequal opportunities in terms of work experience and discrimination (Table 3). But there are also ethnic-based or gender-based obstacles. While language and a lack of education are the most important ethnic-based obstacles, family responsibilities, social and cultural values and a lack of personal capital are the most important gender-based obstacles.

As a result, it can be said that there are many similarities between ethnic and female entrepreneurs in terms of their characteristics and opportunities, business features, management styles, networks, associations and the niches they are able to carve out in cities. Both of these groups tend to find creative opportunities to play economic roles in big cities and metropolises and to offer different approaches and management styles within urban economic life, which reflect their cultural diversity. They also face specific common barriers and problems when setting up and running businesses. There are some differences between their problems and needs, management styles and networks. However, a number of problems and issues that they face are common to both groups regardless of their gender or ethnicity. Moreover, ethnic and female entrepreneurs tend to suffer from some of these problems more intensively than small businesses in general do. Their most important common feature

?

Table 1 Some characteristics of ethnic and female entrepreneurs/entrepreneurship

| ETHNIC ENTREPRENEURS/ENTREPRENEURSHIP                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | FEMALE ENTREPRENEURS/ENTREPRENEURSHIP                                                                                                                                                                                                                                                                                                                                                                                               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| <p><b>Enterprises Features:</b></p> <ul style="list-style-type: none"> <li>▪ The majority of ethnic minorities-owned enterprises belong to the services sector</li> <li>• Most of these enterprises are small and also relatively young</li> <li>• Family ownership is the legal form of most of the enterprises</li> <li>• In general these enterprises are set up with little start-up capital and also generate lower revenues</li> </ul> <p><b>Entrepreneurs' Characteristics:</b></p> <p><b>Personal Characteristics:</b></p> <ul style="list-style-type: none"> <li>• Many ethnic entrepreneurs are less educated</li> </ul> <p><b>Motivation:</b></p> <ul style="list-style-type: none"> <li>▪ Most ethnic entrepreneurs start their businesses with economic motivations, such as the desire to generate extra income.</li> </ul> <p><b>"Ethnic" Differences in Enterprises and Entrepreneurs' Characteristics: (differences between natives and non-natives)</b></p> <p><b>Personal Characteristics:</b></p> <ul style="list-style-type: none"> <li>• Ethnic entrepreneurs are younger than their native counterparts</li> </ul> <p><b>Experience:</b></p> <ul style="list-style-type: none"> <li>• Ethnic entrepreneurs have less formal or enterprise related education or prior work experience than natives</li> <li>• Ethnic entrepreneurs have less entrepreneurial or management experience than natives</li> </ul> <p><b>Sector Preferences and Interest Fields:</b></p> <ul style="list-style-type: none"> <li>▪ Ethnic entrepreneurs are less likely to own enterprises in goods-producing industries than native entrepreneurs</li> </ul> <p><b>Enterprises Features:</b></p> <ul style="list-style-type: none"> <li>• Ethnic minorities-owned enterprises are somewhat smaller and somewhat younger than native-owned enterprises</li> <li>• Ethnic enterprises have a higher rate of failure than native enterprises</li> </ul> <p><b>Networks:</b></p> <ul style="list-style-type: none"> <li>• Ethnic entrepreneurs use formal business support organisations less often than natives</li> <li>• Ethnic entrepreneurs tend to use informal sources of business support, such as personal and community-based networks</li> </ul> <p><b>Management Styles:</b></p> <ul style="list-style-type: none"> <li>• Ethnic entrepreneurs have specific management methods and enterprise structures</li> </ul> <p><b>Training:</b></p> <ul style="list-style-type: none"> <li>▪ Ethnic minorities tend to prefer less formal, experienced-based training, to learn from their community-based informal network and to be helped/mentored by this network</li> </ul> | <p><b>Enterprises Features:</b></p> <ul style="list-style-type: none"> <li>▪ The majority of female-owned enterprises are in the services sector</li> <li>• Most of these enterprises are small and also relatively young</li> <li>• Sole proprietorship is the legal form of most of the enterprises</li> <li>• In general these enterprises are set up with little start-up capital and also generate lower revenues</li> </ul> <p><b>Entrepreneurs' Characteristics:</b></p> <p><b>Personal Characteristics:</b></p> <ul style="list-style-type: none"> <li>• Most female entrepreneurs are well-educated</li> </ul> <p><b>Motivation:</b></p> <ul style="list-style-type: none"> <li>• Female entrepreneurs start their enterprises with economic motivations, such as the desire to generate extra income</li> <li>• The desire to be independent or to be their own boss is another motivating factor, especially if they have family members who are entrepreneurs</li> </ul> <p><b>"Gender" Differences in Enterprises and Entrepreneurs' Characteristics: (differences between females and males)</b></p> <p><b>Personal Characteristics:</b></p> <ul style="list-style-type: none"> <li>• Female entrepreneurs are younger than their male counterparts</li> </ul> <p><b>Experience:</b></p> <ul style="list-style-type: none"> <li>• Female entrepreneurs have less formal or enterprise related education or prior work experience than men</li> <li>• Female entrepreneurs have less entrepreneurial or management experience than men</li> </ul> <p><b>Sector Preferences and Interest Fields:</b></p> <ul style="list-style-type: none"> <li>▪ Women are less likely to own enterprises in goods-producing industries than men</li> <li>▪ Females are often more interested in management skills and issues, and less interested in finance than males</li> </ul> <p><b>Enterprises Features:</b></p> <ul style="list-style-type: none"> <li>• Female-owned enterprises are somewhat smaller and somewhat younger than male-owned enterprises</li> <li>• Female-owned enterprises have a higher rate of failure than male-owned enterprises</li> </ul> <p><b>Networks:</b></p> <ul style="list-style-type: none"> <li>• Female entrepreneurs use networks and associations less often than men</li> </ul> <p><b>Management Styles:</b></p> <ul style="list-style-type: none"> <li>• Female entrepreneurs have specific management methods and enterprise structures</li> </ul> <p><b>Training:</b></p> <ul style="list-style-type: none"> <li>▪ Women tend to prefer less formal, experienced-based training, to learn from women and to be helped/mentored by other women networks</li> </ul> |





Table 2 Some advantages and opportunities of ethnic and female entrepreneurs/entrepreneurship

| ETHNIC ADVANTAGES AND OPPORTUNITIES                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | FEMALE ADVANTAGES AND OPPORTUNITIES                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
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| <b>DEMAND SIDE</b><br><i>Motivation and driving force:</i> <ul style="list-style-type: none"><li>Generating extra income</li><li>Existence of a socio-cultural network as a driving force</li><li>Informal social networks and traditional cultural attitudes in shaping an entrepreneurial spirit</li></ul> <i>Market opportunities:</i> <ul style="list-style-type: none"><li>Existence of a special ethnic market</li><li>Potential for organising an enterprise at the interface of two cultures</li><li>Demand for socio-cultural and ethnic products</li><li>Market niches for specific cultural or ethnic goods</li><li>Potential competitive advantages that are offered by the ethnic community</li><li>Ethnic loyalty between ethnic enterprises and their clients</li></ul> <i>Network opportunities:</i> <ul style="list-style-type: none"><li>Existence of an ethnic and informal network in terms of information sources</li><li>Flexible and efficient possibilities for the recruitment of personnel and the acquisition of capital created by social bonds</li></ul> <i>Management opportunities:</i> <ul style="list-style-type: none"><li>Different management styles and enterprise structures</li></ul> <b>SUPPLY SIDE</b><br><i>Motivation and driving force:</i> <ul style="list-style-type: none"><li>Positive motivation with ethnic entrepreneurial spirit as a role model</li></ul> <i>Market opportunities:</i> <ul style="list-style-type: none"><li>A special enterprise at the interface of two cultures</li><li>Supply for socio-cultural and ethnic products</li><li>Creation of employment possibilities</li><li>Market niches for future ethnic generations</li></ul> <i>Network opportunities:</i> <ul style="list-style-type: none"><li>Ethnic and informal network in terms of entrepreneurial experience</li></ul> <i>Provided opportunities to urban economy:</i> <ul style="list-style-type: none"><li>Opportunities for urban revitalisation/development of local economies</li><li>Job-creating potential and open-ended capacities for economic growth creation</li><li>Economic and cultural diversity</li><li>Reducing unemployment</li><li>Resolving the problematic employment situation of young people in the ethnic segment</li><li>Reducing social exclusion</li><li>Raising living standards in ethnic groups that can be often among the more disadvantaged in society</li></ul> | <b>DEMAND SIDE</b><br><i>Motivation and driving force:</i> <ul style="list-style-type: none"><li>Generating extra income</li><li>To be independent and one's own boss</li><li>Existence of an entrepreneurial family tradition</li></ul> <i>Market opportunities:</i> <ul style="list-style-type: none"><li>Existence of culturally specific female market</li><li>Demand for female services</li></ul> <i>Network opportunities:</i> <ul style="list-style-type: none"><li>Existence of a female network in terms of information exchange</li></ul> <i>Management opportunities:</i> <ul style="list-style-type: none"><li>Different management styles and enterprise structures</li></ul> <b>SUPPLY SIDE</b><br><i>Motivation and driving force:</i> <ul style="list-style-type: none"><li>Positive motivation with female entrepreneurial spirit as a role model</li></ul> <i>Market opportunities:</i> <ul style="list-style-type: none"><li>Supply for female services</li><li>Creation of employment possibilities</li><li>Market niches for future female generations</li></ul> <i>Network opportunities:</i> <ul style="list-style-type: none"><li>Female and informal network in terms of entrepreneurial experience</li></ul> <i>Provided opportunities to urban economy:</i> <ul style="list-style-type: none"><li>Opportunities for urban revitalisation/development of local economies</li><li>Job-creating potential and open-ended capacities for economic growth creation</li><li>Economic and cultural diversities</li><li>Reducing unemployment</li><li>Resolving the problematic employment situation of women</li></ul> |

Table 3 Some problems and barriers for ethnic and female entrepreneurs/entrepreneurship

| ETHNIC PROBLEMS AND BARRIERS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | FEMALE PROBLEMS AND BARRIERS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b><i>Administrative and regulatory barriers:</i></b> <ul style="list-style-type: none"><li>▪ Less experience in acquiring information about relevant administrative regulations</li></ul> <b><i>Access to finance:</i></b> <ul style="list-style-type: none"><li>▪ Lack of capital and credit</li><li>▪ Lack of knowledge</li><li>▪ Lack of financial and managerial know-how</li></ul> <b><i>Ethnic-based obstacles:</i></b> <ul style="list-style-type: none"><li>▪ Cultural and social values</li><li>▪ Language</li><li>▪ Lack of education</li><li>▪ Lack of management skills</li></ul> <b><i>Networks:</i></b> <ul style="list-style-type: none"><li>▪ Exclusion from “non-ethnic” informal business networks</li><li>▪ Constraints on access to formal business networks</li></ul> <b><i>Opportunities:</i></b> <ul style="list-style-type: none"><li>▪ Unequal opportunities (between natives and non-natives) in terms of work experience</li></ul> <b><i>Discrimination:</i></b> <ul style="list-style-type: none"><li>▪ Ethnic discrimination</li></ul> | <b><i>Administrative and regulatory barriers:</i></b> <ul style="list-style-type: none"><li>▪ Less experience in acquiring information about relevant administrative regulations</li></ul> <b><i>Access to finance:</i></b> <ul style="list-style-type: none"><li>▪ Lack of capital and credit</li><li>▪ Lack of knowledge</li><li>▪ Lack of financial and managerial know-how</li></ul> <b><i>Gender-based obstacles:</i></b> <ul style="list-style-type: none"><li>▪ Cultural and social values</li><li>▪ Unconventional thinking</li><li>▪ Family responsibilities</li><li>▪ Lack of management skills</li><li>▪ Small amounts of personal capital</li></ul> <b><i>Networks:</i></b> <ul style="list-style-type: none"><li>▪ Exclusion from “old boys” informal business networks</li></ul> <b><i>Opportunities:</i></b> <ul style="list-style-type: none"><li>▪ Unequal opportunities (between males and females) in terms of work experience</li></ul> <b><i>Discrimination:</i></b> <ul style="list-style-type: none"><li>▪ Gender discrimination</li></ul> |

may be their “minority” character in urban economic life. While ethnic groups are “minorities” because they are non-natives, females are another kind of “minority”, often participating less in urban economic life since the business world is often male-dominated. However, each of the groups is itself heterogeneous, containing individuals with a wide variety of qualifications, experiences, resources, problems and needs, and operating within a variety of different social frameworks.

After having made this comparison, what can we say about ethnic female entrepreneurship? How do ethnic and gender characteristics and opportunities and barriers affect ethnic female entrepreneurs? Does this double-sided effect bring about double barriers or more opportunities? We ~~do~~ say a priori that ethnic female entrepreneurs can have more problems than ethnic male entrepreneurs and ~~do~~ female entrepreneurs. However, if ethnic female entrepreneurs can combine their ethnic opportunities with their opportunities as women, they can achieve more success than their female and ethnic male counterparts (Figure 1). Besides the market's general demand, they can meet specific ethnic and female needs and can benefit from their ethnic market and networking opportunities. They can survive and manage their enterprises more easily with support from their networks in terms of the acquisition of capital, the recruitment of personnel and ethnically loyal relations with clients. However, all these factors depend on the cultural motives, attitudes and behaviour of ethnic groups. To describe the profile of ethnic female entrepreneurs more clearly requires further information and empirical tests.

#### **A Case Study on Turkish Female Entrepreneurs in Amsterdam**

To investigate the dual character, ethnic and female, of ethnic female entrepreneurs, the Present paper deals with the following question: “Are ethnic female entrepreneurs special ethnic entrepreneurs or special female entrepreneurs. ?” In this paper we will concentrate on the “ethnic female profile”, that is, the combined ethnic and gender effects of

entrepreneurship. From this perspective, this paper will test hypotheses on this issue, viz. experience and driving forces, motivation, networking, information and support, satisfaction and performance and goals, plans and strategies for the future.

The empirical data used in our research is based on in-depth personal interviews, held in February and March of 2002, with 25 Turkish female entrepreneurs in Amsterdam. Since there is no disaggregated data in terms of ethnicity and gender at the Chamber of Commerce, much information about the entrepreneurs was obtained during the survey in an informal way by using ethnic networks and relations among entrepreneurs. Although there is no official business organisation for ethnic businesses, these ethnic networks and relationships were very useful for reaching other entrepreneurs, especially those in the same sector.

#### *Personal Characteristics of Turkish Female Entrepreneurs*

This sample contains only Turkish female entrepreneurs who own and operate a firm in Amsterdam; in other words, all entrepreneurs in our sample are self-employed. Re-examination of the personal characteristics of the entrepreneurs (Table 4), shows that almost half of the entrepreneurs (48%) are between the ages of 36 and 40, and that most of them are married (72%) with children (76%). More than half of the entrepreneurs (56%) graduated from middle level vocational schools and they have no language problem: 76% can speak Dutch fluently or well. The year of their arrival in the Netherlands varies, but more than one third (36%) came between 1970 and 1980. These personal characteristics of the Turkish female entrepreneurs are largely similar to the personal characteristics of female entrepreneurs in other countries.

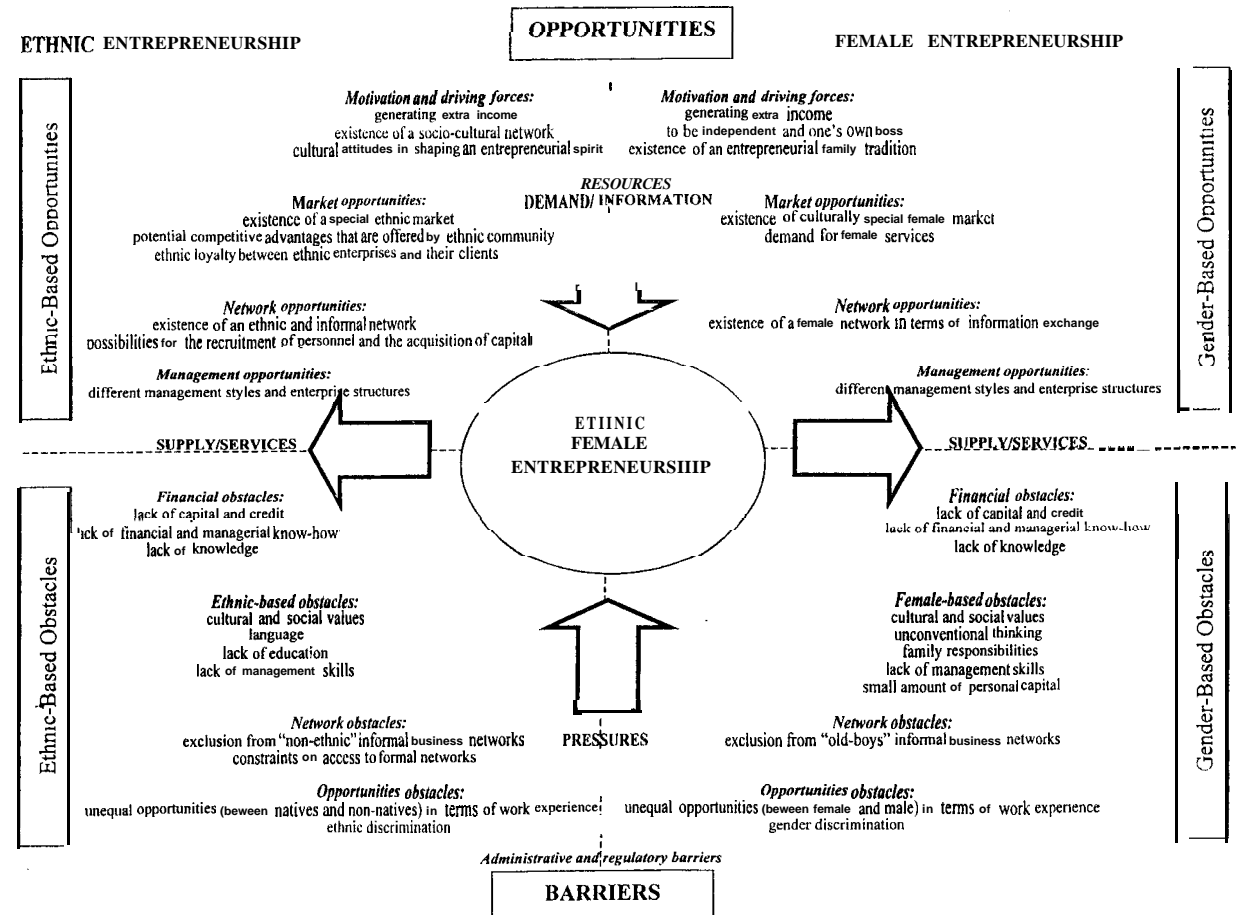


Table 4 Personal characteristics of Turkish female entrepreneurs

|                                 | Number of entrepreneurs | Share of total (%) |
|---------------------------------|-------------------------|--------------------|
| Age                             |                         |                    |
| 21 - 25                         | 4                       | 16,0               |
| 26 - 30                         | 2                       | 8,0                |
| 31 - 35                         | 4                       | 16,0               |
| 36 - 40                         | 12                      | 48,0               |
| 41 - 45                         | 3                       | 12,0               |
| Marital status                  |                         |                    |
| Single                          | 2                       | 8,0                |
| Married                         | 18                      | 72,0               |
| Divorced                        | 5                       | 20,0               |
| Family status                   |                         |                    |
| Without children                | 6                       | 24,0               |
| With children                   | 19                      | 76,0               |
| Education level                 |                         |                    |
| Primary school level            | 2                       | 8,0                |
| Secondary school level          | 5                       | 20,0               |
| Middle vocational training      | 14                      | 56,0               |
| Higher vocational training      | 4                       | 16,0               |
| Language ability (Dutch)        |                         |                    |
| Fluent                          | 12                      | 48,0               |
| Good                            | 7                       | 28,0               |
| Moderate                        | 6                       | 24,0               |
| Arrival year in the Netherlands |                         |                    |
| 1961-1970                       | 6                       | 24,0               |
| 1971-1980                       | 9                       | 36,0               |
| 1981-1990                       | 6                       | 24,0               |
| 1991-2000                       | 4                       | 16,0               |
| Total                           | 25                      | 100,0              |

The Features of Turkish Female Enterprises

When we examine the features of the enterprises (Table 5), we see that all the enterprises are in the service sector, and 80% of the enterprises are in four sectors, successively, driving school, hairdresser, fashion shop, and human resource management and temporary job agency. We observe that there is an increase in the number of start-up enterprises after 1996. Between 1996 and 2000, 10 enterprises (40% of the total) were started and this number is equal to the number of the enterprises that were started in the previous two periods. This trend has also continued since 2000 and we see that a total of 60% of the enterprises were started after 1996. When we look at the starting position of the enterprises, 68% of the

enterprises were newly started and 24% are taken over from aliens in the same sector. Sole proprietorship is the legal form of most of the enterprises (88%). Most of the enterprises are small (92%), while 48% of the enterprises have no employees, and 44% have fewer than five workers. These features of Turkish female enterprises are also similar to the features of female enterprises all over the world.

Table 5 The features Of Turkish female enterprises

|                                                | Number of enterprises | Share in total (%) |
|------------------------------------------------|-----------------------|--------------------|
| <b>Activities of the enterprise</b>            |                       |                    |
| Driving school                                 | 8                     | 32,0               |
| Hairdresser                                    | 5                     | 20,0               |
| Fashion shop                                   | 4                     | 16,0               |
| Human resource management-temporary job agency | 3                     | 12,0               |
| Flower shop                                    | 1                     | 4,0                |
| Insurance-real estate                          | 1                     | 4,0                |
| Laundry                                        | 1                     | 4,0                |
| Press agency                                   | 1                     | 4,0                |
| Transport                                      | 1                     | 4,0                |
| <b>Foundation year of enterprise</b>           |                       |                    |
| 1986-1990                                      | 3                     | 12,0               |
| 1991-1995                                      | 7                     | 28,0               |
| 1996-2000                                      | 10                    | 40,0               |
| 2001+                                          | 5                     | 20,0               |
| <b>Starting situation of the enterprise</b>    |                       |                    |
| Newly started                                  | 17                    | 68,0               |
| Taken over from family in the same sector      | 1                     | 4,0                |
| Taken over from alien in the same sector       | 6                     | 24,0               |
| Taken over from family in different sector     | 1                     | 4,0                |
| <b>Proprietorship</b>                          |                       |                    |
| Sole proprietorship                            | 22                    | 88,0               |
| Shareholder-husband-children                   | 1                     | 4,0                |
| Shareholder-parents-sisters-brothers           | 1                     | 4,0                |
| Shareholder-other family members               | 1                     | 4,0                |
| <b>Number of employees</b>                     |                       |                    |
| No employees                                   | 12                    | 48,0               |
| 1-5 employees                                  | 11                    | 44,0               |
| 23 employees                                   | 1                     | 4,0                |
| 48 employees                                   | 1                     | 4,0                |
| Total                                          | 25                    | 100,0              |



Background Information and Driving Forces

In the literature on entrepreneurship it is often mentioned that both ethnic and female entrepreneurs start enterprises with less labour market experience and less entrepreneurial experience (Brush 1992, Fischer et al. 1993, CEEDR 2000, Kalleberg and Leicht 1991, OECD 1995 and 2001a). On the other hand, some studies (Bruce 1999, Brush 1992, Letowski 2001) indicate that if female entrepreneurs have a self-employed husband or family members, their probability of becoming an entrepreneur will increase. It can therefore be said that female entrepreneurs tend to benefit from the labour market experience and/or entrepreneurial experience of their husbands or family members and that this entrepreneurial spirit is a driving force for them. If these two approaches are combined to describe the driving forces for ethnic female entrepreneurs, the first hypothesis of this study can be formulated as follows:

H.1. *Ethnic female entrepreneurs start enterprises with less labour market experience and less entrepreneurial experience (like both ethnic and female entrepreneurs), but most of them have self-employed husbands or family members (like female entrepreneurs); therefore, they benefit from this experience and this entrepreneurial spirit is a driving force for them.*

When we look at the position and the previous experience of Turkish female entrepreneurs before starting the enterprise (Figure 2), we see that more than half (64%) of the entrepreneurs were employed and almost one quarter (24%) were already active as entrepreneurs in their previous positions. Similarly, more than half of the entrepreneurs (56%) had experience through employment (36%) and as entrepreneurs (20%) within their previous experience. The entrepreneurs who had no experience constitute only 16% of the total. These figures clearly show that Turkish female entrepreneurs start an enterprise with experience. So, there is no support for the first part of this hypothesis. ;

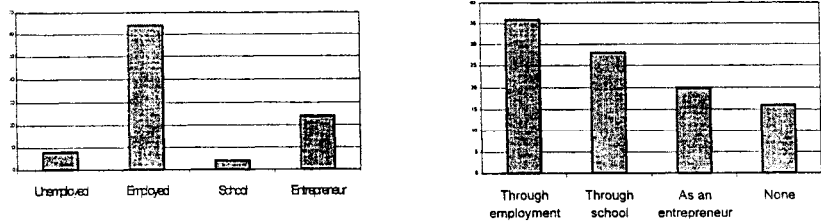


Figure 2 The position before starting the enterprise and previous experience

On the other hand, the second part of the hypothesis is strongly supported by the very high number of family members who are entrepreneurs. This is one of the most important results of this study. 80% of Turkish female entrepreneurs have at least one entrepreneur family member (Figure 3). The parents occur most frequently with a rate of 48%; relatives follow parents with a rate of 44%; the rate of brothers and sisters is 36% and, lastly, the rate of husbands is 20%. When almost half of the entrepreneurs have entrepreneur parents and more than a third also have entrepreneur brothers and sisters, it can be said that this family tradition is a very important driving force for Turkish female entrepreneurs. It is obvious that they benefit from the entrepreneurial experience of the family, and that this entrepreneurial spirit is a very important driving force for them. This result also shows that the entrepreneurial spirit of Turkish female entrepreneurs is not related solely to their husbands, but is heavily influenced by their parents (especially the father).

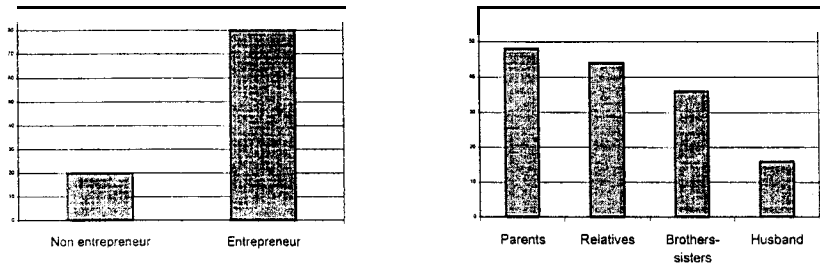


Figure 3 Entrepreneur's family members

In summary, it can be said that Turkish female entrepreneurs start enterprises with quite a bit of experience. They gain this experience through employment or as an entrepreneur. The entrepreneurial spirit of their family is also a very important driving force for them.

*Motivation*

Most studies on female entrepreneurship indicate that female entrepreneurs start their businesses with strong economic motivations such as generating extra income (Brush 1992, Fischer et al. 1993, OECD 1998 and 2001a, Weeks 2001). However, some studies show the contradictory result that non-economic motives, like being independent, are more important in some countries (Letowski 2001, Nielsen 2001). On the other hand, the studies on ethnic entrepreneurship indicate that ethnic entrepreneurs start their businesses with economic motivations and that they are attracted by entrepreneurial opportunities (Kloosterman et al. 1998, Masurel et al. 2001). Therefore, the second hypothesis of this study can be formulated as follows:

- H.2. *Besides the driving force of an entrepreneurial spirit from their families or relatives, most ethnic female entrepreneurs start their businesses with economic motivations (like both ethnic and female entrepreneurs) and they are attracted by entrepreneurial opportunity.*

However, the results of our study show that economic motivations, such as generating extra income, were not the primary reason for Turkish female entrepreneurs to become

entrepreneurs (Figure 4). On the contrary, the most important reasons were to be independent (60%) and to be their own boss (56%). Only 32% of the entrepreneurs indicate that extra income is a reason within their preferences for becoming an entrepreneur. While work experience is in the fourth rank with a rate of 24%, the continuation of a family business tradition is fifth in rank with a rate of 16%. The low rate of continuation of family business tradition is a very interesting result when it is compared with the number of entrepreneur family members. Although 80% of Turkish female entrepreneurs have entrepreneur family members, only 16% indicate that their motivation originated from this tradition. This situation can be explained by positing that they separate the spirit of being independent or being their own bosses from this tradition.

It can therefore be said that while Turkish female entrepreneurs start their businesses with the motivation of being independent or being their own bosses, this motivation has been affected by the entrepreneurial spirit of their family tradition. The first part of the hypothesis is not supported.

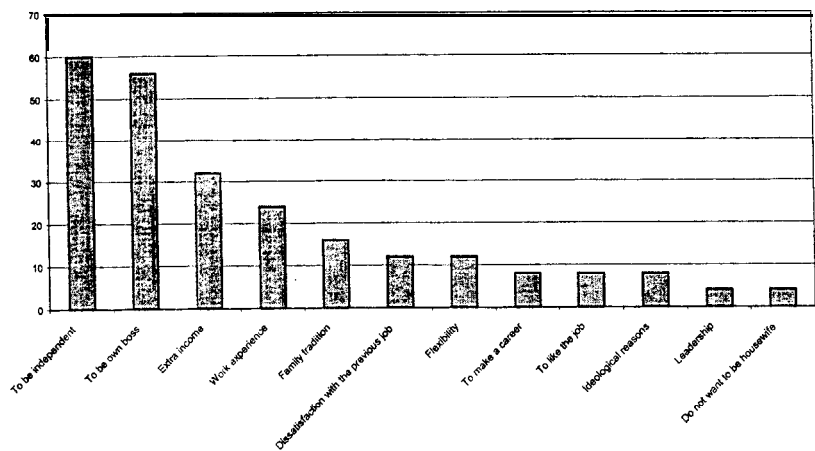


Figure 4 The reasons for becoming entrepreneurs

The specific activities of several enterprises manifest some distinct ethnic and female entrepreneurial opportunities. For example, almost one third of the enterprises (32%) in our sample are driving schools, and this sector appears to serve clear ethnic and female needs (see Table 5). The clients of these enterprises are Turkish women, and they prefer to learn from other Turkish women for two reasons. The first one is of course the language problem (related to learning more easily from women) and the second one depends on cultural and religious factors such as the jealousy of their husbands. This market opportunity has attracted many women to this sector and female entrepreneurs who work in this sector are also “role models” for their clients. Besides this market opportunity, related opportunities such as the low capital investment in this sector and the flexibility of working hours have caused growth in this sector. This kind of ethnic and female opportunity is less evident in the other sectors when we examine the profiles of their clients (Figure 5 and Figure 6). Some of them serve heavily ethnic and female needs such as, for example, special clothing for religious women or female hairdressers, but this is not the general trend for the entire sector. It can be said that women manage their businesses with economic motivations, and if some special market opportunities exist, they benefit from them; otherwise they do not take ethnic and female needs into consideration and address other groups. For example, most fashion shop owners and hairdressers have indicated that they do not prefer Turkish clients because of their consumer behaviour - they do not spend more for clothing and grooming - and they therefore address other groups. Most entrepreneurs in other sectors were attracted by their work experience or their knowledge of the market structure of the sector, while some have even taken over the firm they were employed by in the past. In summary, all entrepreneurs are attracted by entrepreneurial opportunities.

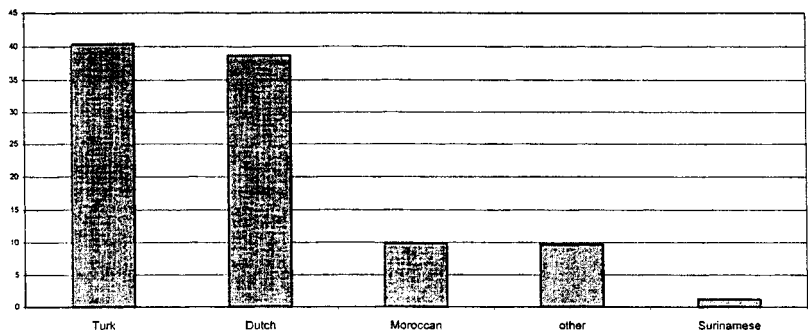


Figure 5 Nationality of the clients



Figure 6 Composition of the clients

*Network, information and Support*

It is often argued that ethnic entrepreneurs tend to obtain relevant information in decision making processes from informal information sources such as family members and friends. They also tend to use their own capital or to obtain capital from the same network (Deakins et al. 1997, Van Delft et al. 2000, Kloosterman et al. 1998, Lee et al. 1997, Masurel et al. 2001). This informal network is also very important in running an enterprise. Ethnic entrepreneurs

tend to run their enterprises with partners who are family members or relatives. They tend to hire employees of their own ethnic group and they tend to use their personal and ethnic networks in order to recruit new employees. On the other hand, it is often argued that female entrepreneurs also tend to use their own capital or to obtain capital from family members (Bruce 1999, CEEDR 2000, OECD 1998 and 2001a, Verheul and Thurik 2001). Therefore, the next two hypotheses can be formulated

- H.3. *Ethnic female entrepreneurs tend to obtain relevant information in the decision-making process from informal information sources such as family members and friends (like ethnic entrepreneurs). They also tend to use their own capital (like both ethnic and female entrepreneurs) or to obtain start-up capital from their ethnic network (like ethnic entrepreneurs).*
- H.4. *Ethnic female entrepreneurs tend to hire employees of their own ethnic group and they tend to use their personal and ethnic networks to recruit new employees (like ethnic entrepreneurs). These informal ethnic networks often support them.*

When the information sources of the Turkish female entrepreneurs are examined, it can be seen that 'own work experience' and 'school' are the most important information sources for them, with rates of 40% and 32%, respectively (Figure 7). The factors referring to informal information sources such as 'friends in the same sector' and 'work experience of a family member' are not important information sources, contrary to our prior expectations. Most entrepreneurs have indicated that they were able to gather all the information that they needed during their education in school: when they wanted to start their businesses, they already knew everything that was necessary. Therefore, the first part of the hypothesis is not supported.

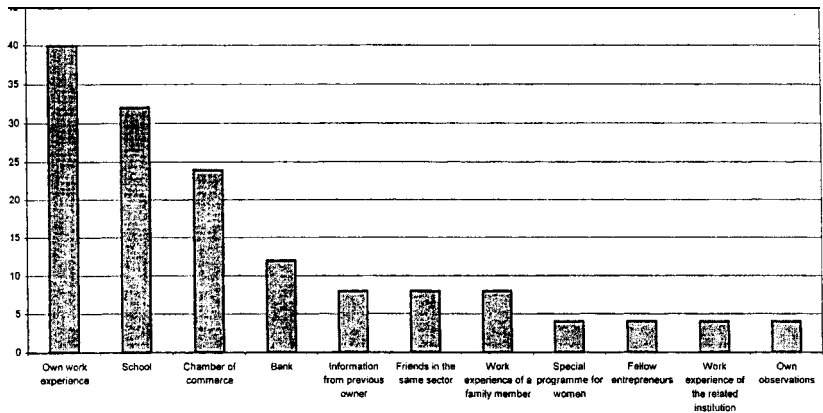


Figure 7 Information sources

On the other hand, the observed tendencies for the use or acquisition of capital in both ethnic and female entrepreneurship also occur for Turkish female entrepreneurs. 40% of the entrepreneurs have used their own capital, while 36% have obtained it from family or friends (Figure 8). Sometimes, they have combined these two sources. Generally, they prefer to obtain capital from family rather than from financial institutions, because of high interest rates. When they obtain capital from family members, they do not pay interest. On the other hand, 36% of the entrepreneurs have taken credit from financial institutions. However, most of them indicated that they have taken this credit in the names of their husbands or family members for two reasons. The first is that when they applied to the financial institutions, they had quit their previous job and were actually unemployed at that stage. And the second reason lies in the difficulty of obtaining credit as a result of a lack of experience as an entrepreneur. Most of them tried to obtain credit from financial institutions in their own names, but after their first attempts failed, they obtained credit in the names of their husbands or family members. So, the second part of the hypothesis is supported.



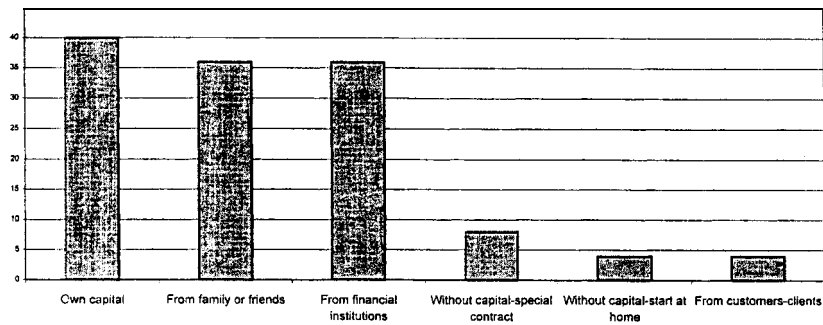


Figure 8 Capital sources

In discussing the features of Turkish female enterprises, it is noteworthy that most of the enterprises are small: 48% of the enterprises have no employees and 44% have fewer than five workers. When we examine the ethnic composition of the employees, it can be seen that more than two thirds of the employees are Turkish (69%) (Figure 9). Dutch employees follow Turks with a share of 12%. Only 5% of the employees are family members and, while female workers constitute 56% of the total employees, the share of male workers is 44% (Figure 10). On the other hand, when we asked what the criteria were for selecting and recruiting new personnel, Turkish female entrepreneurs indicated that they take into consideration respectively, experience (23%), diplomas (20%) and personality characteristics such as confidence and carefulness, etc. (20%). Only one entrepreneur emphasised the criterion 'to be a Turk' (Figure 11). However, the high number of Turkish employees clearly shows that Turkish female entrepreneurs tend to hire employees from their own ethnic group. But for female employees and family members there is no clear evidence. Thus, we may conclude that they tend to use their personal and ethnic networks to recruit new personnel.

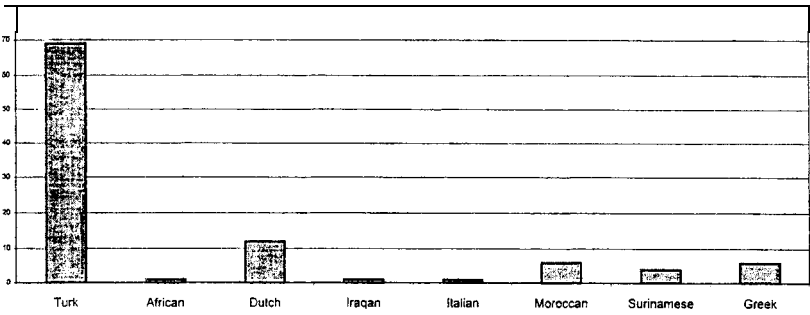


Figure 9 Nationality of the employees

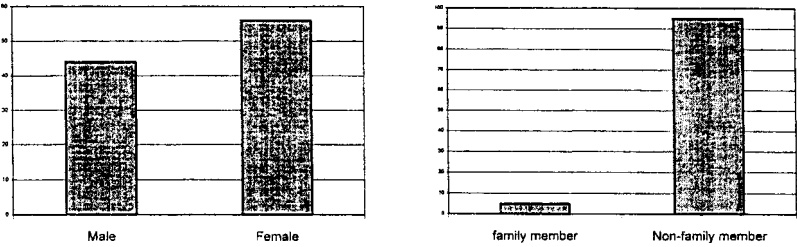


Figure 10 Composition of the employees

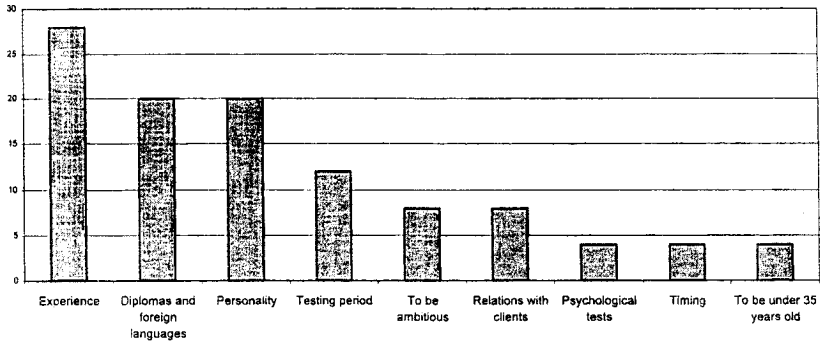


Figure 11 Criteria in selecting and recruiting employees

Next, when we examine the support obtained from family and the social network, 80% of the entrepreneurs have indicated that they have been supported (Figure 12). The most important support provided by the family is ‘caring for the children’, with a rate of 32%. ‘Marketing-sending clients’ is second in rank, with a rate of 28%. The support provided as business partners or family workers follows, with a rate of 16%. The rate of support for finding employees is only 12%. It must be recognised, though, that these types of support are evaluated according to their priorities and their most important needs. From this perspective, support in finding employees is not among the most important needs or priorities. As a result, it can be said that Turkish female entrepreneurs receive important support from their families and social networks in terms of running their enterprises and in some family responsibilities such as caring for children.

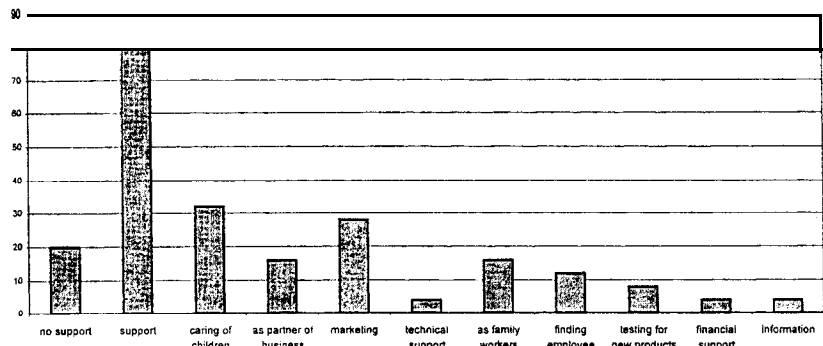


Figure 12 The types of support that are provided from families and social networks

Satisfaction and Performance

It is often argued that ethnic entrepreneurs and female entrepreneurs have poor performance and little success (Brush 1992, Brush and Hisrich 1999, Buttner and Moore 1997, Fischer et al. 1993, Kalleberg and Leicht 1991, Rietz and Henrekson 2000, Rosa et al. 1994) and, especially, that the success of ethnic entrepreneurs depends on their ethnic networks and the support obtained from these networks (Deakins 1999, Kloosterman et al. 1998, Lee et al. 1997, Masurel et al. 2001). Therefore, the next hypothesis can be formulated as follows:

H.5. Ethnic female entrepreneurs show poor performance (like both ethnic and female entrepreneurs) and their success depends on their ethnic networks and the support obtained from these networks (like ethnic entrepreneurs).

All Turkish female entrepreneurs have indicated that they are very happy to have their jobs. When the question was asked “If you were to get a good job proposal, would you think about closing your business?”, 88% of the entrepreneurs answered “No”, while the other 12% answered “It depends on the proposal” (Figure 13). However, this second group has emphasised that they might accept the proposal if they would have the opportunity to combine the two jobs or if the position is a ‘managerial position’.

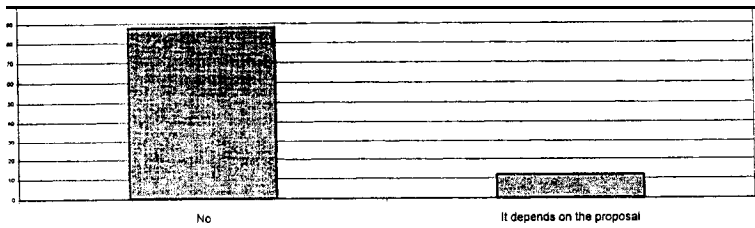


Figure 13 Approaches to other job proposals

When the development of sales and the last year's profits are examined, more than half (56%) showed an increase in sales, while 24% showed about the same level. Only 12% had a declining profit position (Figure 14). However, when we examine the last year's profit, their success can be seen clearly: 76% of the entrepreneurs had a positive profit, while 12% had neither a positive nor a negative performance. The rate of negative profit is only 4%. These figures show rather good economic performance.

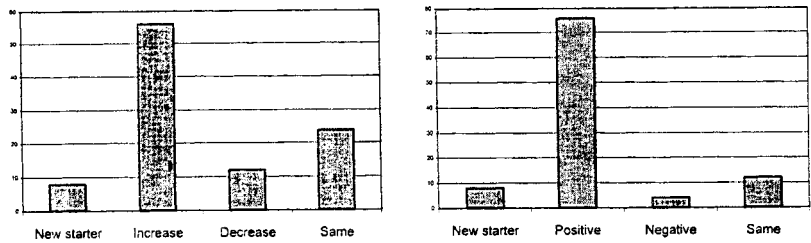


Figure 14 Development of sales and profit

In terms of business success, the figures show that most female entrepreneurs recognise that their success depends on their attitude - to be ambitious, patient, obstinate and self-confident (64%) (Figure 15). 'To work hard and with discipline' and to have 'good relationships with clients' are in second place, with a rate of 32%. 'To like the job' and 'to do a good job' follow, with rates of 24% and 16%, respectively. Only 12% of the entrepreneurs indicated 'to be supported by spouse and family members' as a factor in their success. We may say that they realise that their success depends on their personality and self-discipline rather than on support from their ethnic networks. In summary, Turkish female entrepreneurs show rather good performance in terms of growth and profit and their success depends on their personality and self-discipline. Therefore, the hypothesis is not supported for Turkish female entrepreneurs.

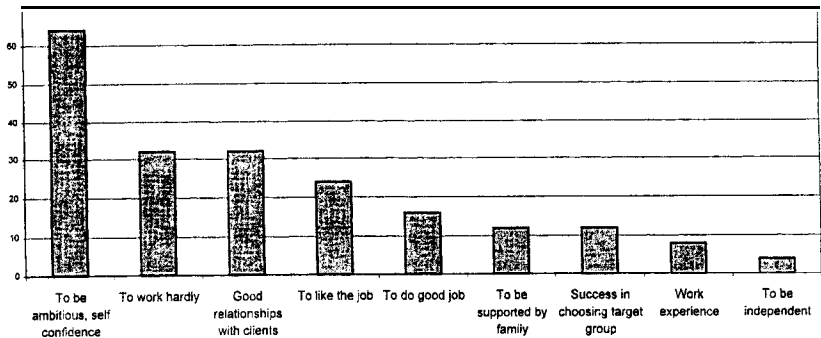


Figure 15 Success factors

*Goals, Plans and Strategies for the Future*

It is often argued that ethnic and female entrepreneurs tend to pursue a niche strategy and to pursue continuity rather than growth. In addition, they usually adopt a defensive and

specialised strategy (Bmsh 1992, Carter et al. 1997, Cliff 1998, Cromie and Birley 1991, Verheul et al. 2001). Therefore, the final hypothesis can be formulated as follows:

H6. Ethnic female entrepreneurs tend to follow a niche strategy and to pursue continuity rather than growth (like female entrepreneurs).

When we examine the goals, plans and strategies of Turkish female entrepreneurs, most of them indicated that they want their businesses to grow (Figure 16). Only 2 entrepreneurs (8%) do not want any change; all the others want growth. 28% of the entrepreneurs want to increase their number of employees, 20% want a bigger shop, while 12% want a second shop and 8% want to open new offices in different cities. 16% want to increase their interest fields, and 12% want to increase the number and diversity of their products. These figures show that Turkish female entrepreneurs are sure about their success and the niches they have found in the urban economy and that this self-confidence encourages them to increase the size of their enterprises. Therefore, this hypothesis is not supported for Turkish female entrepreneurs.

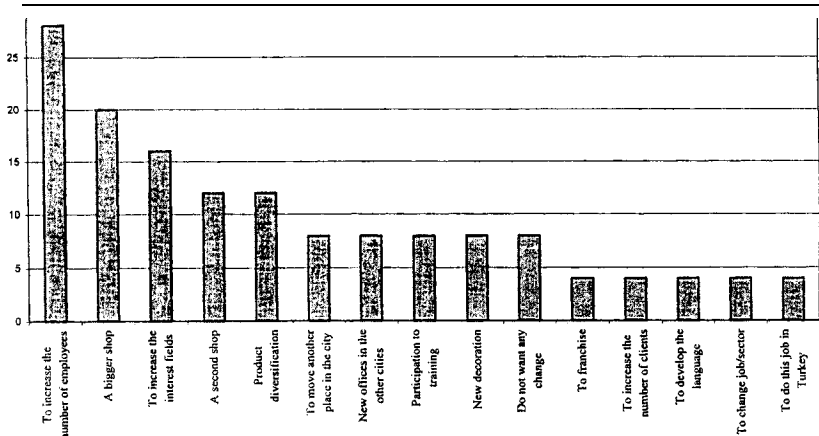


Figure 16 Goals, plans and strategies for the future

*Are Turkish Female Entrepreneurs Special Ethnic Entrepreneurs or Special Female Entrepreneurs?*

All the previous observations and findings are relevant to answering the central question of our study: *Are Turkish female entrepreneurs special ethnic entrepreneurs or special female entrepreneurs?*

The personal characteristics of Turkish female entrepreneurs and the features of Turkish female enterprises are very similar to the characteristics of female entrepreneurs and female enterprises in most countries. Therefore, Turkish female entrepreneurs are special female entrepreneurs in terms of these characteristics.

Contrary to the general trends for both ethnic and female entrepreneurs such as less labour market experience and less entrepreneurial experience, our in-depth background information about Turkish female entrepreneurs shows that they start enterprises with quite a bit of experience. Although female entrepreneurs start enterprises with less experience than males, it is known that they are generally well educated. Therefore, in terms of female characteristics, Turkish female entrepreneurs' background and experience depend on their education level.

One of the most important findings in our study is the very high number of family members who are entrepreneurs. The driving force behind Turkish female entrepreneurs appears to be having self-employed family members. This entrepreneurial spirit as a driving force is also a characteristic of female entrepreneurship.

The results of this study show clearly that the main motivating factor for Turkish female entrepreneurs is to be independent and to be their own bosses, rather than economic factors such as the desire to generate extra income. This kind of motivation is observed in female



entrepreneurship in **general**, and hence we **can** say that Turkish female entrepreneurs show female characteristics in terms of motivation.

When we evaluate their entrepreneurial opportunities, it is **very difficult** to **categorise** these opportunities as ethnic or female. While some sectors or enterprises serve only ethnic female **needs**, others serve generally **female needs** and still others serve both female and male **needs**. Therefore, Turkish female entrepreneurs tend to **benefit from** both ethnic and female market opportunities.

Their **tendencies** in terms of the use or acquisition of capital are similar to those of both ethnic and female entrepreneurs. They use their own capital or obtain it **from** family or friends. On the other hand, their personal and ethnic networks **provide much** support in the recruitment of new employees, running the enterprises and providing for family responsibilities like **caring** for children. In a way, they are special ethnic entrepreneurs in terms of this network of support.

**Contrary** to the low performance and success **rates** of ethnic and female entrepreneurs, Turkish female entrepreneurs show **rather** strong performance, and their success depends on their personalities traits, **such** as ambition and hard work, features which **can** hardly be seen as typical female characteristics.

Lastly, their strategies for the future show **also** differences from ethnic and female entrepreneurs, since they want their businesses to **grow** - an ideal that **can** be explained as a special female characteristic: this **result** shows that they are sure about their success and the continuity of their businesses, so that they **can** therefore plan to grow.

If we evaluate all our **findings**, we **can** say that most characteristics of Turkish female entrepreneurs are very similar to female characteristics (Table 6). They are **closer** to the species of 'female entrepreneurs' than to that of 'ethnic **entrepreneurs**'. Thus we may

conclude that “*ethnic female profile*’ is a “*special female projile*” for Turkish female entreprepr.eurs and that Turkish female entrepreneurs are “*special female entrepreneurs* ”.

Table 6 The profile of Turkish female entrepreneurs

|                                  | Ethniccharacteristics | Female characteristics |
|----------------------------------|-----------------------|------------------------|
| Personal characteristics         |                       | +                      |
| Business characteristics         |                       | +                      |
| Experience                       |                       | - / +                  |
| Driving forces                   |                       | +                      |
| Motivation                       |                       | +                      |
| Entrepreneurial opportunities    | +                     | +                      |
| Access to capital                | +                     | +                      |
| Network, information and support | +                     |                        |
| Performance                      |                       | - / +                  |
| Success                          |                       | +                      |
| Strategies for future            |                       | - / +                  |

Legend: (+)confirm, (-) not confirm, (- / +) inconclusive

Conclusion and Policy Relevance

Ethnic and female entrepreneurs constitute two special groups in urban economic life with their growing numbers and their contributions to economic diversity. They offer many opportunities for urban revitalisation and the development of local economies with their job-creating potential. This potential not only reduces unemployment and helps to resolve the problematic employment situation of women and young people in the ethnic segment, but also reduces social exclusion and raises living standards in ethnic groups that are often among the disadvantaged in society. They offer also economic and cultural diversity within the urban economv.

Ethnic female entrepreneurs, who have been affected by the two-sided effects of ethnic and female characteristics, offer special ethnic and female opporhmities for the development of local ecconomies. Ethnic female entrepreneurs, on the one hand, offer services that meet ethnic female needs and that fill a special market niche in the urban economy, and, on the other hand, they also serve other groups regardless of their gender or ethnicity.

The results of this study show that • as ethnic female entrepreneurs • Turkish female entrepreneurs are very successful in terms of the development of sales, profits and survival conditions. It can clearly be seen that they are increasing their market shares due to their successful performance. They have become service providers not only for their own ethnic groups but also for other groups in the city. Besides the diversity of the services that they offer in terms of their sectoral orientation and targeted groups, they provide employment opportunities, especially for their own ethnic groups. And they also create motivation for the ethnic female entrepreneurial spirit by serving as a 'role model'. They combine their ethnic opportunities, such as ethnic networks and entrepreneurial family traditions, with their work experiences and ambitious personalities to create the conditions for success. Their successes give them more self-confidence and encourage them to expand their fields of interest and, ultimately, their businesses.

To understand the entrepreneurial behaviour and processes of ethnic female entrepreneurs, more empirical work on ethnic female entrepreneurs is needed. Different ethnic groups and different cultures may show different characteristics in terms of their driving forces, motivation, performance and success conditions. Relevant flanking policies can be developed in a comparative way, e.g., by generating more information about different types of ethnic female entrepreneurs. However, some general policies for improving the participation and contribution of ethnic female entrepreneurs in urban economy can be mentioned, such as designing appropriate political and economic framework conditions, developing government programmes to promote ethnic female entrepreneurship and providing education and training programmes to foster an entrepreneurial spirit.

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